

## Introduction

Well-designed, safe and quality housing choices are important to create healthy communities. Housing lends character to communities. It also establishes a connection between residents and their neighborhoods.

Wisconsin's Smart Growth Law includes 14 goals for local comprehensive planning. The City of Evansville believes that the goals listed below specifically relate to planning for housing:

- Providing adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for residential uses.
- Encouraging neighborhoods that incorporate a variety of housing types.
- Promoting the redevelopment of lands with existing infrastructure and public services.
- Encouraging the maintenance and rehabilitation of existing residential dwellings.
- Providing an adequate supply of affordable housing for individuals of various income levels.
- Providing local housing choices for all stages of life.



Renovated Homes on Fourth Street (top) and Garfield Street (bottom), Evansville, WI

Previous chapters in this document discuss population, household and economic characteristics and trends in the City. This chapter profiles the existing housing stock and provides recommendations to meet future housing needs.

## Housing Vision

**In 2025, high quality housing choices are abundant in Evansville. The City is known across the State for its collection of historic homes, but also for its diverse mix of developments that include quality, energy efficient housing. Housing options include well-built and maintained single-family homes, apartments, condos, senior housing and town homes. Housing choices are available to meet the lifestyle and demographic needs of residents while supporting the tax base. Effective City codes and ordinances, combined with the talents of local builders and trade professionals, has provided Evansville with attractive, safe neighborhoods that include abundant green spaces and walkable amenities. The City's location, superior school system and excellent park and recreation choices are also important factors that bring new residents to the City.**

## Existing Housing Supply

In 1990, there were 1,250 housing units in the City of Evansville. Based on the 2000 U.S. Census information, the total number of housing units increased to 1,635. This translates to a 30.8% percent increase in the total housing stock in the last 10 years. By comparison, over the same period, the supply of housing in Rock County increased by only 19.0%.

Single-family homes are the primary housing choice in the City, accounting for 72.2% of all housing units in 2000. The City realizes that single-family homes are not suitable for everyone. Some people are not able to afford a single-family home. Others may not be able to physically handle the maintenance necessary to keep up a home and yard. Still others may simply prefer living in an alternative style of housing.

TABLE 9 BREAKDOWN OF HOUSING BY TYPE	
Type	Percent Of City Housing Stock
Single Family Detached	72.2%
Single Family Attached	2.4%
Duplexes	10.9%
Tri- and Quad-Plexes	2.1%
5 to 9 Unit Structures	2.5%
10 to 19 Unit Structures	5.0%
20 or More Unit Structures	4.6%
Mobile Homes	0.3%



New Homes on Evansville's West Side

SOURCE FOR TABLE: 2000 U.S. Census

As a general approach to housing supply, planners recommend that one-third of a community's housing supply be something other than single-family homes to ensure diversity, affordability, and density to support infrastructure in an urban community. Some planners recommend that the mix of housing supply should be 60% single-family dwellings, 10% two-family dwellings, and 30% multi-family dwellings.

This recommended housing mix is neither feasible to achieve nor desirable in Evansville. The City values its high rate of owner occupancy. However, recent residential development has been disproportionately focused on single-family homes. There is a risk that the City's housing mix will move even farther away from the housing mix recommended by planners, which could be harmful to the current and potential future residents of the City.

### RESIDENTS SUPPORT ADDITIONAL HOUSING CHOICES

In the Evansville Community Survey, residents were asked to indicate their level of support for different types of housing development. The majority of respondents supported or strongly supported upscale single-family homes 66%, but even more respondents indicate support for affordable single-family homes (80%). Residents also indicate support for other housing choices, including duplexes (62% support or strongly support), condominiums (59%), assisted living for seniors (85%), and independent living for people with disabilities (79%). There was less support for multiple family housing (37% support and 46% oppose).

The City should encourage a balance between single-family housing development and development of alternatives to single-family dwellings. To achieve this, new town homes, apartments and other multiple-family housing choices should be integrated into new developments/subdivisions and also used as infill development between commercial and industrial areas and nearby residential development. The establishment of multiple family housing choices (i.e. second story apartments, adjacent town homes and condominiums) in the downtown is also encouraged.



Porter Road Apartments, Evansville, WI

## Senior Housing

Determining the need for senior housing in a community is not a simple task. Unfortunately, there is no precise formula or mathematical model available to determine need. This is largely due to the complexity of the marketplace. The majority of seniors in Wisconsin, in all age groups, live in their own homes or in mixed family congregate housing (e.g., apartments that have residents of all age ranges). This is true for seniors living in the City of Evansville as well. The ability of seniors to remain in their own homes is significantly increased by organizations and services that are becoming more common. Examples include: “meals on wheels,” parish nursing programs, home health care, etc. Availability of local health care providers and availability of immediate family also has a direct impact on the ability of seniors to continue to live independently in their own homes. However, for a variety of reasons some elderly cannot or will not live in a private home or apartment and will instead need to live in some type of senior housing arrangement.

### DIFFERENT TYPES OF SENIOR HOUSING OPTIONS

**Senior Apartments** – An apartment building or complex of buildings catering to residents over the age of 55. Tenants live an independent lifestyle that requires minimal or no assistance.

**Residential Care Complex** – This type of facility is similar to a senior apartment because each unit is completely separate and has its own restroom facility. However, convenience or supportive services like housekeeping, transportation, access to health and medical services, medication management, laundry services, health promotion and exercise programs, and social / recreation activities are available.

**Community Based Residential Facilities (CBRF)**– CBRF offer group living arrangements that serve five or more residents. These facilities offer room, board and daily assistance. CBRFs serve people who do not require more than an intermediate level of nursing care and need no more than 3 hours of nursing services per week. CBRF typically offer each resident an independent living space with a shared restroom facility serving two or more units.

**Skilled Nursing Facilities** - Provide 24-hour skilled medical care for more acute patients. Patients generally rely on assistance for most or all daily living activities (e.g. bathing, dressing, restroom use).

Fortunately, there are a wide variety of living options available in Rock County for seniors including: independent living condominiums, subsidized and non-subsidized independent living apartments, assisted living facilities and nursing facilities. The level of care they offer to their residents differentiates the facilities. The most intensive care environment is the nursing facility.

There are several senior facilities in the City of Evansville. Evansville Manor Skilled Nursing & Rehabilitation Facility (470 Garfield Avenue) provides nursing care to those who require such care. Inncare of Evansville (5 North Water Street) and part of the Kelly House (121 South 5th Street) are community based residential facilities, which provide considerable assistance with daily living tasks to residents of these facilities. The Kelly House has a certified adult day health care center where others in the community who need considerable assistance with daily living tasks can come to obtain such assistance during the day. In addition, the Kelly House has a nine-unit residential care apartment



complex. The Arbor Glen Apartments (740 Brown School Road), the South Meadow Apartment Complex (see below), and two two-family dwellings at the Kelly House are senior housing communities for seniors who are able to live independently. If residents of these complexes need assistance with preparing meals, housekeeping or health issues, they must obtain these services from outside providers, because the staff of these complexes does not provide these services.

As discussed above, there is only one residential care complex for seniors in the City, and it has only nine units. Residents of residential care complexes are able to be mostly independent in their daily living activities, but need varying degrees of assistance from facility staff, which is what many people mean when they use the colloquial term, "assisted living." Residential care complexes can take the form of either apartments or condominiums. If one or more additional residential care complexes are not developed in the City in the near future, increasing numbers of long-time residents of the City will be forced to look to other communities for this popular senior housing option.



Evansville Manor (above) and Kelly House (below)

The City of Evansville also has had a housing authority since 1970. The housing authority has three main responsibilities: distribution of Section 8 vouchers, management of the South Meadows Apartment Complex and administering the City's Community Development Block Grant Funds (CDBG). Each of these programs benefits local seniors in need.

- **Section 8 Vouchers.** The U.S. Department of Housing and Urban Development (HUD) sponsors a voucher program to provide rent subsidies for elderly and low-income residents. This program is called Section 8. In Evansville, the Housing Authority has been given 79 vouchers to distribute to residents in need. Currently, there is about a 1-year waiting list for vouchers.
- **South Meadows Apartment Complex.** This apartment building is operated by the Evansville Housing Authority and subsidized through the HUD. This property has 20 one-bedroom units for residents over the age of 50 and handicapped residents. There are no plans to expand this facility.
- **CDBG Funds.** The Housing Authority also provides low-interest home improvement loans to income eligible families and landlords to bring properties up to a safe and sanitary condition. The funds for this program are obtained through the CDBG program.

More senior housing facilities are available in nearby communities, including Stoughton, Edgerton, Madison and Janesville.

## Age and Quality of Housing Stock

Understanding the relative age of the housing stock in a community is a good indicator of the quality of the available housing. The City has 1,010 housing units that were built before 1960 (40 years old). While this does not necessarily mean that the units are in poor condition, it does indicate that the need for repairs and maintenance is likely greater. Table 10 lists the number of units and the corresponding percent of the City's total housing stock by year built. The information reveals that the city has experienced a very significant growth in its housing supply in the last decade compared to previous decades. This is reflected in the City's strong population growth over the same period. The result is that the City has a significant supply of newer housing built to modern code requirements, but also of a character that is very different from the historic homes available in the City. This situation is creating a dichotomy in the housing supply between quality historic homes and more affordable, smaller, modern ranches.

TABLE 10 AGE OF HOUSING STOCK		
Year Structure Built	# Of Units in City of Evansville	% Of Total City of Evansville Housing Stock
1990 to 2000	411	25.5%
1980 to 1989	82	5.1%
1970 to 1979	114	7.1%
1960 to 1969	119	7.4%
1940 to 1959	232	14.3%
1939 or earlier	659	40.8%
Total*	1,617	100.0%

Source: 2000 U.S. Census

Age alone is not the best measure of housing condition in a community. To be more accurate, a visual assessment of the housing stock is helpful. Such an assessment is commonly referred to as a "windshield survey," because it entails driving and walking through a community and evaluating housing based on visual appearance. The theory is that exterior condition generally correlates with interior conditions.

A windshield survey of the City of Evansville was conducted in the fall of 2003 to generally classify available housing in the City. Based on this assessment, there are basically four housing types in Evansville. Generally speaking, the higher density housing choices serve as a buffer between single-family residential neighborhoods and nearby busy roadways and commercial developments.

- **Duplexes and Town Homes.** Many of these units appear to be constructed in the last 10-15 years. Additional opportunities exist to establish duplexes and town homes as infill housing, particularly condominium developments adjacent to downtown. The vast majority of existing units appear to be well maintained.
- **Established Single Family Residential Neighborhoods.** Beautiful homes in the City's historic neighborhoods define the character of the City. Residents take great pride in the tree-lined streets and historic homes in these neighborhoods.
- **Apartments.** Evansville has a variety of apartment units available to provide affordable housing and senior housing choices. The age of the apartment buildings varies, but City enforcement of housing codes appears to have resulted in quality living environments.
- **New Single-Family Housing Construction.** New housing development is occurring primarily on the fringes of the City in new subdivisions. The vast majority of the new housing being developed is valued at approximately \$150,000 and is of a ranch style.

## Occupancy

For a housing market to operate efficiently, it must possess an adequate supply of available housing units (units for sale or rent). A housing market's supply of available housing units must be sufficient to allow for the formation of new households by the existing population, to allow for in-migration, and to provide opportunities for households to change their housing because of a change in size or status.

According to U.S. Department of Housing and Urban Development (HUD), an overall available vacancy rate of 6.5% (1.5% for the owner-occupied portion of a housing stock and 5.0% for the rented portion) is required to allow for an adequate housing choice among consumers. The overall available vacancy rate for Wisconsin is 4.75% for rentals and 1.14% for owner occupants (WI Dept. of Commerce, *2000 Consolidated Plan*). Vacancy rates vary from one community to the next. High vacancy rates indicate a degree of competition in terms of price. The vacancy rate of a housing market is a good indication of the adequacy of the housing supply, which in turn helps dictate the cost of housing.

In 2000, the vacancy rate for owner-occupied housing units in the City of Evansville was 1.8%, up significantly from 0.7% in 1990. The rental vacancy rate in 2000 was 3.1% up significantly from 1.7% in 1990. For comparison, the owner-occupied housing unit vacancy rate in Rock County was 1.4% in 2000 and the rental vacancy rate was 7.3%. Based on these figures, there is currently a lack of rental housing choices in the City, but the situation has improved somewhat over the last 10 years. Likewise, the City has significantly increased its supply of available owner-occupied housing units.

Currently, there is a higher rental vacancy rate due to low interest rates and increased home ownership. Over the long term, more rental units will need to be constructed to sustain a reasonable vacancy rate. There appears to be strong demand for rental housing (or condominiums) among "active adults" (age 50+), and this demand may eventually encourage construction of additional rental units.

At present, it is difficult for someone looking for rental housing to find information on available units, unless he or she drives around the city and looks for "for rent" signs. The chamber of commerce or a business entity should consider serving as a central listing resource where owners of rental units could post vacancies and potential renters could go for information about available units.

## Cost of Housing

The available supply, age and condition of the housing stock are the basis for determining the demand for and cost of housing. Table 11 compares the median home values in Evansville, nearby communities, Rock County, and Dane County over the last decade. The 1990 U.S. Census indicated that the median value of an owner-occupied home in Rock County was \$52,300 and the median value in the City of Evansville was \$50,800. Between 1990 and 2000, Evansville surpassed the county's median value. What is also significant to note from the table:

- Evansville's median value increase significantly outpaced Rock County and Janesville.
- Evansville's median housing value is less than that of most surrounding towns. This can be explained by the fact that Evansville offers a variety of housing units, including apartments and town homes that have a lower per unit value than comparable single-family choices in surrounding towns. In addition, builders of single-family homes in Evansville have focused almost exclusively on building modest homes for first-time homebuyers, whereas larger, more expensive homes are being built in the surrounding towns.

TABLE 11 MEDIAN OWNER OCCUPIED HOME VALUES			
Community	1990 Median Value	2000 Median Value	% Change 1990 - 2000
City of Evansville	50,800	111,500	119.4%
Town of Union	67,100	148,800	121.8%
Town of Center	63,200	155,000	145.3%
Town of Magnolia	54,600	131,700	136.7%
Town of Porter	66,300	145,100	118.9%
City of Janesville	56,000	100,000	78.6%
Rock County	52,300	98,200	87.8%
Dane County	78,400	146,900	87.3%

SOURCE: 1990 and 2000 U.S. Census

NOTE: Median Value of Housing Unit does not include value of land on which the housing unit is located.

Table 12 provides a more detailed breakdown of the 2000 Census information pertaining to the value of owner-occupied housing units in the City of Evansville. What is significant to note from this table is the relatively large percentage, 33.3%, of owner-occupied homes with a value under \$100,000 and the small percentage, 2.5%, of owner-occupied homes with a value of \$200,000 or more. Evansville provides mainly affordable owner-occupied housing opportunities, but few opportunities for families that want to own something more than a modest home.

TABLE 12 2000 OWNER-OCCUPIED HOUSING VALUE IN EVANSVILLE, WI		
Cost Range	Number of Units	% Of All City Owner Occupied Housing
Less than \$50,000	12	1.2
\$50,000 to \$99,999	334	33.3
\$100,000 to \$149,999	528	52.7
\$150,000 to \$199,999	103	10.3
\$200,000 or more	25	2.5

Source: 2000 U.S. Census – based on 705 owner-occupied units reporting from the long census form

NOTE: Median Value of Housing Unit does not include value of land on which the housing unit is located.

With respect to rental housing, there were 501 renter-occupied housing units in the City of Evansville in 2000. The median contract rent rate in the City was \$496 in 2000. This rate does not include utilities. This rate is more affordable than the 2000 median contract rent rate for Rock County (\$543).

## Housing Affordability Analysis

Does the cost of housing match the ability of residents to pay for it? This is the fundamental question to answer when determining housing affordability. There are many ways to answer this question. One common technique comes from the U.S. Department of Housing and Urban Development (HUD). This method involves comparing income to housing costs. According to HUD, housing is considered affordable when it costs no more than 30% of total household income. Per HUD standards, people should have the choice of having decent and safe housing for no more than 30% of their household income.

The **Evansville Housing Authority** is an important resource for residents in need of low-income housing. The authority offers programs (refer to the senior housing section) to meet the needs of seniors, disabled and low-income residents. The Authority can also help residents to find available affordable housing. According to the Housing Authority, Evansville is fortunate to have a plentiful supply of affordable housing units.



In 2000, the median annual household income in the City of Evansville was \$44,229 and the median monthly income was \$3,685. Thirty-percent (30%) of median monthly income yields \$1,106 or less to be used for housing costs. The 2000 median mortgage payment Evansville was \$1,121. This is slightly above the threshold for affordability.

It should be noted that it is very possible with the recent reduction in mortgage rates that many homeowners have refinanced to a more affordable monthly mortgage payment. However, this is not a long-term solution of issues of affordable housing choice.

The 2000 Census information specifically breaks-out housing costs as a percentage of household income. According to the information, 21% of City homeowners were paying more than 30% of their monthly household income on housing costs. Most homeowners (68.4%) were paying less than 25% of their monthly household income on housing costs. By comparison, more renters in Evansville are paying a higher share of their income on housing costs. According to the census, 24.4% of renters are paying more than 30% of their total household income on rental costs.

Evansville's housing supply does provide some choices for residents relying on income from fixed sources (i.e., social security) or minimum-wage paying jobs. According to the 2000 U.S. Census, 27.2% of residents (423 persons) were receiving social security income<sup>1</sup>. The mean (average) amount of annual social security income was \$11,622. If a senior resident were not receiving any additional income (e.g., pension, employment income, etc.), spending 30% of their income on housing would allow only \$290 per month. According to the U.S. Census, 23% of all available rental units in the City rent for less than \$299 per month. (The City of Evansville believes the actual number of units available for rent for less than \$299 per month is actually significantly less.) The situation is very similar for workers dependent on minimum-wage paying jobs. Working 40 hours per week in a minimum wage paying job only generates an annual income of \$10,712. It is important that these types of housing choices remain available in the City over the next 20 years and beyond.

To provide adequate affordable housing choices, there needs to be more government-subsidized (e.g. Section 8) housing units available in Evansville. In addition, there is a need for a greater supply of affordable 3-bedroom units for larger, lower income families. To begin to address these issues, the Land Use Element includes additional land for more multiple family housing development.

## **Opportunities for Housing Choice - Barriers to Affordable Housing**

While the City has many types of housing, including senior housing, not all units are readily affordable to all residents. This is not to say that all units need to be affordable to everyone. To the contrary, there should be a variety of housing types, styles and values available in a community. However, as new more expensive housing is built, the City must remain aware of its balance of affordable choices. Seniors, single individuals, individuals on limited or fixed incomes, and young couples and families looking for starter housing choices, need these units.

There are many possible ways to incorporate additional affordable housing styles (e.g., apartments, senior housing, condominiums) in Evansville.

- The first priority when considering affordable housing should be to ensure that units can be adequately served with water, sewer and other basic infrastructure needs.

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<sup>1</sup> The Census data does not indicate for how many residents social security is their only source of income. Therefore, it should not be assumed that 26.9% of residents are living solely on social security income.



- Whenever feasible, affordable housing types should be considered as an infill housing opportunity, or as an integral part of a mixed-use development. This strategy is encouraged to ensure that the City remains a walkable community. That is, housing is located and accessible to parks, schools, shopping and other amenities. This is particularly important for populations that cannot drive (i.e., youth and elderly). Infill housing is also an opportunity that exists in the historic downtown. By bringing residents to the downtown area (e.g., 2<sup>nd</sup> floor apartments, surrounding housing development), business opportunities may arise to accommodate resident demands.
- The City could form partnerships with local non-profit organizations, like Habitat for Humanity, to encourage affordable housing development in the City.
- The City could provide education materials to developers to pursue grant and loan opportunities available through the state and federal governments for developing affordable housing.
- The City could actually require a percentage of affordable units be developed as part of any new housing development. This is a very aggressive strategy, but the results are effective.
- Of course, any new alternative development should be compatible with surrounding housing. Therefore, special consideration should be given to parking, signage, landscaping and façade requirements. However, the City must be careful to ensure that requirements do not prohibit the development of affordable units to adhere to City standards.

## Future Housing Need

The projected population by the Wisconsin Department of Administration for the City of Evansville is 5,672 residents by the year 2025. As discussed in the Community Profile chapter (Chapter 3.0), according to census data, Evansville's population increased 27% from January 1, 1990, to January 1, 2000, and it appears the City's population will increase by 12% from January 1, 2000, to January 1, 2005. The City believes this projection is very low given recent growth trends and experience with the state projections being historically low. At the current rate of growth the City believes its population will reach and quite possibly exceed 7,000 residents by 2025.

In the community survey, residents were asked two questions about the City's growth rate. In the first question (refer to the appendix and see question #11), residents were asked what rate of future development that the City Government should encourage. Nearly half (49%) of respondents indicated that the City Government should encourage *moderate growth* in housing and population. However, a very significant portion, 34%, indicated that the City Government should *limit growth* in housing and population. This question did not quantify "moderate growth" or "limit growth". When more specific figures were provided (refer to question #26 in the survey), respondents more strongly supported a slower rate of growth (to accommodate a 2025 population between 5,000 – 6,000) than a growth rate similar to current levels (to accommodate a 2025 population between 6,000 and 7,000).

Based on recent growth trends, it is estimated that an additional 1,233 more dwelling units will be needed by the year 2025 (See Table 16). A more limited projection of household growth, based on state projections for population growth is provided in Table 4. New development will span beyond the 2004 City limits into new areas annexed into the City from surrounding towns. With these figures, it is important to remember that dwelling units do not necessarily equate to single-family homes. Dwelling units can include apartments, duplexes, condominiums, senior housing units, etc.

TABLE 13 HOUSEHOLD PROJECTIONS		
Year	Projected Population	Projected Households
2000	4,039	1,635
2005	5,324	2,088
2010	5,850	2,321
2015	6,300	2,530
2020	6,600	2,682
2025	7,000	2,868

SOURCE: Evansville Population Projection based on building permit trends and development approvals. Projected Households based on projected household size provided in Table 4.

The moderate growth projections provided in Table 13 were used to prepare the *Future Land Use Maps* provided later in this plan. This was done to ensure that the plan provided adequate space to meet new development demand over the next 20 years. The City may decide to limit annual growth. If so, the areas shown for new development on the *Future Land Use Maps* will be available to accommodate growth beyond 2025.

## Housing Issues and Concerns

### BALANCE OF “BASIC” VS. “STEP-UP” SINGLE FAMILY HOUSES

Evansville has seen a large number of three-bedroom, ranch homes built to meet the needs of first time homeowners, young families, empty nesters and others. However, at the same time, larger homes are being built in surrounding townships. This creates several concerns for the City. First, tax base is being lost to surrounding communities. In addition, the surrounding rural areas, wildlife habitats, and farm fields are facing development pressures. Moreover, the almost exclusive emphasis since 1990 on building new single-family houses in the 1,300 to 1,400 square foot range is creating an unbalanced housing supply in the City, with abundant houses in this size range and few larger, "step-up" houses in the 1,600 to 1,900 square foot size range. The result is that in the future, if families already living in Evansville or considering moving to the City would prefer to purchase larger existing house, they will have to look elsewhere--beyond Evansville.

There are many methods to address this situation, including zoning and subdivision ordinance revisions to require larger lots or larger building footprints in certain areas. As an alternative approach, the City could work with the Town of Union to establish boundary agreement that would direct new development to the City instead of seeing new subdivisions develop all over Union. If the City does not provide larger home choices, these types of homes will continue to be built in neighboring towns and other communities.

### RATE OF HOUSING DEVELOPMENT

In recent years, the City of Evansville has approved some substantial subdivisions, including enough lots to accommodate several hundred homes. When these developments were approved, the City anticipated that they would take several years to be sold and developed. However, these subdivisions are taking a fraction of the anticipated development time to sell out completely. This creates a situation where, the City has to worry about its ability to meet the needs of rapid development in terms of infrastructure, staffing, and facilities. Furthermore, rapid development also creates a potential to negatively impact community character and exacerbate existing concerns (e.g., traffic). To address this situation, the City must consider growth management tools, including growth boundaries, phasing limitations, or even annual limits on building permits as techniques to accommodate growth without quickly overwhelming

City and community (e.g., school) resources. These approaches will likely have the impact of increasing the value of land in the City. Any of these techniques must be carefully coordinated with neighboring communities to ensure that development doesn't simply pass over the City limits to surrounding areas.

## **ZONING TO SUPPORT COMPATIBLE HOUSING CHOICES**

The City of Evansville R-2 Zoning District allows for smaller lots (with less street frontage) than the R-1 Zoning District (refer to the Land Use Chapter for specific additional information about zoning). The intention behind allowing smaller lots in the R-2 Zone was to accommodate some of the older parts of the City with small lots, so that if an existing house burns down it could be rebuilt without a variance.

The R-2 Zone also accommodates duplexes. However, the City does not want duplexes on small lots. To clarify this situation, the zoning ordinance should be revised to provide two separate zones. An R-1Z Zone could accommodate single family houses on smaller lots, and the R-2 Zone could accommodate duplexes and require lots at least as large as is currently required in the R-1 Zone.

## **CODES TO SUPPORT ECOLOGICAL DESIGN**

Ecological design is aimed at promoting sustainability in development practices. There are many ways to promote ecological design in Evansville. For example, the use of rain gardens (native plant gardens designed to absorb stormwater more effectively than conventional lawns), green roofs (particularly in the downtown and industrial park), and innovative technologies like impervious concrete are but three examples of ecological design features that could be used more extensively in Evansville. The expanded use of native plant species in landscaping is another ecological approach that could be promoted within the City to provide wildlife habitat, retain soil quality, improve infiltration, and minimize the need for chemical fertilizers, which may impact groundwater supplies. The City also has the ability to promote energy efficient housing choices by amending its building and mechanical codes to require energy efficient housing within the City. Likewise, the City could consider expanding the use of water conservation devices in development. By making changes to its codes, the City has an opportunity to make development more ecologically friendly and possibly create a housing market niche that it can use to promote itself.

## **HISTORIC PRESERVATION ORDINANCE**

The City of Evansville takes great pride in its history. The City is home to one of the largest collections of historic homes in the state. The City has a historic preservation ordinance (Refer to the Agricultural, Natural and Cultural Resources Chapter for more information). However, this ordinance does not provide the protection necessary to retain the character of the area. Changes are needed to support enforcement of the ordinance to retain the City's history.

## **PROPERTY MAINTENANCE**

At the January 15, 2004 Housing Element Workshop, participants indicated that there was some concern about the presence of a few, high-visibility properties that are not being adequately maintained. Unfortunately, because these properties are in highly visible locations, they distract from the image of Evansville. The overwhelming majority of properties are well maintained and reflect the pride the community takes in its image as "Historic Evansville."

## AVAILABILITY OF SENIOR AND MULTIPLE-FAMILY HOUSING CHOICES

The availability of senior housing as the population continues to grow is a concern in the City of Evansville. Specifically, residents are concerned about providing an adequate supply of assisted living units for those elderly residents who want to remain in the City of Evansville. It is not feasible, from an economic perspective, for the City of Evansville to develop senior housing. Moreover, Rock County has no plans to establish a senior housing facility in Evansville. As a result, in order for assisted living facilities to be developed in the City of Evansville, private developers will have to determine a market need and establish facilities. The City would support the development of such a facility in the next 10 years, in conjunction with anticipated population growth estimates. The City encourages senior housing near local shopping, parks, and library facilities that senior residents can walk to.

## DESIRE FOR MIXED DEVELOPMENTS

During the development of this plan, residents expressed a desire to see more diversity in the housing choices available in the City. Newer development has been dominated by starter single-family housing. Housing for seniors, town homes, condominiums, apartments and other multiple family choices have not been pursued. A key challenge to alternative housing development is the City's Zoning Ordinance. The ordinance does not easily allow for a mixture of housing types, designs, and price ranges within a single development. The ordinance also does not provide innovative approaches for addressing infill development on small lots or in the downtown.

To address this concern, the City can work with developers during the Developers Agreement phase of projects. The City's Zoning Code already contains a Planned Unit Development Zoning District to accommodate mixed development requests (see box at right). The City could further support and regulate mixed-use development requests by amending the Zoning Code to include a Traditional Neighborhood District.

### What is a Planned Unit Development (PUD)?

A development approach whereby a parcel of land is developed as a single unit, rather than as aggregate of individual lots, with design flexibility from traditional siting regulations (such as side yards, setbacks, and height limitations) or land use restrictions (such as prohibitions against mixing land uses within a development). The greater flexibility in combining various land uses often makes it possible to achieve certain economics in construction, as well as the preservation of open space and the inclusion of many amenities.

Properties zoned PUD, permit development as is specifically depicted on plans approved in the process of zoning that lot or tract.

## HOUSING TO SUPPORT THE SCHOOL DISTRICT

As is discussed in the Community Profile Chapter, Evansville is experiencing a decrease in household size. However, at the same time, young families are moving into the affordable starter homes being built, thereby increasing the number of children living in the City. The Evansville Community School District has an excellent reputation for providing a quality education and planning for future growth. So as not to overwhelm the school district, but to accommodate growth and demand for housing at all stages of life (e.g., homes for couples, families, single individuals, empty nesters), additional housing choices need to be provided. This would include larger homes to accommodate growing families, and the many new residents who are moving into new starter housing and in the future may seek larger housing options. Also, condominiums, town homes and apartments should be readily available to meet the needs of single individuals, couples without children (including empty nesters), and seniors that can live independently. By providing a variety of housing choices, not all growth will result in an increase in the number of school-age children.



## **Housing Programs**

A number of federal and state housing programs are available to help the City of Evansville promote the development of housing for individuals with lower incomes, senior housing, housing for people with special and/or housing maintenance needs.

### **FEDERAL PROGRAMS AND REVENUE SOURCES**

The Department of Housing and Urban Development (HUD) is the federal agency primarily responsible for housing programs and community development. Though many of its programs are directed to larger cities and urban areas, the City of Evansville does qualify for some available funds. Specifically, HUD provides money to non-entitlement (i.e., communities with populations less than 50,000) communities through grants. In the State of Wisconsin, the Division of Housing and Intergovernmental Relations (DHIR) within the Department of Administration is responsible for the distribution of these federal funds. It awards these funds through a competitive proposal process.

The United States Department of Agriculture-Rural Development (USDA-RD) provides a variety of housing and community development programs for rural areas. Its programs are generally available to communities with populations of 10,000 or less. It provides support for rental housing development, direct and guaranteed mortgage loans for homebuyers, and support for self-help and cooperative housing development. Furthermore, the Veteran's Administration also offers low interest loan opportunities for homeowners.

### **STATE PROGRAMS AND REVENUE SOURCES**

Beyond the funds distributed through HUD, the DHIR administers several state funded programs that can potentially be used to finance housing improvements. Money available through the DHIR, because it is funded by general-purpose revenue, cannot be used to invest directly in housing development. However, funds can achieve the desired result by helping organizations develop the capacity to develop houses or by providing various types of financial assistance to homebuyers or renters through grants to local governments or non-profit agencies.

The Wisconsin Housing and Economic Development Authority (WHEDA) is a quasi-governmental agency that finances housing development through the sale of bonds. Unlike the DHIR, it receives no direct state-tax support. Therefore, WHEDA can provide mortgage financing for first-time homebuyers and financing for multifamily housing as well. Specific programs evolve and change with the needs of the housing market.

### **LOCAL PROGRAMS AND REVENUE SOURCES**

The City of Evansville has the ability to affect the type and cost of housing available in the area through local regulations and policies. While most government regulations are implemented in order to protect public health, safety and welfare needs, they may also have unintended adverse impacts on affordability.

One technique for ensuring a range of housing choice is to provide a variety of densities and lot sizes. This is regulated through the City's subdivision and zoning ordinances.

City codes and ordinances can also impact the quality of housing choices. During the planning process concern was raised about the strength of the Historic Preservation Ordinances for protecting the character

of the City. Efforts need to be made to examine these ordinances, outline needed and desired amendments and act accordingly. Similarly, the City has an opportunity to revise its building and mechanical codes to promote more energy efficient housing choices. The Wisconsin Energy Star Program is an excellent resource for this activity.

## Coordination with Other Comprehensive Plan Elements

Housing directly affects most other elements of this comprehensive plan. Land Use, Utilities and Community Facilities, Transportation, Economic Development and Agricultural, Natural, and Cultural Resources are all elements directly affected by housing. The goals and policies set forth in this Housing Element will affect these elements and vice versa. Therefore, it is important that the elements are consistent and support one another.

### LAND USE ELEMENT

Community design is one aspect of land use. With respect to residential areas, community design considerations can ensure that neighborhoods are attractive and maintain their value over time. This can be achieved through provisions for tree-lined streets, regular property maintenance, and ordinance enforcement. Strategies and current regulations are discussed in the Land Use Element of this Plan.

Location considerations are also an important aspect of land use planning. With respect to housing, resident needs should be an important consideration. For example, seniors who may not be able to drive, desire housing locations that are within a walkable distance (less than ¼ mile) to grocery stores, pharmacies, and restaurants. Walkable access to churches and libraries is also highly desirable. Similarly, children who are not able to drive, depend on safe areas to walk and bicycle. Safe access to shopping, schools, parks and libraries is also highly desirable. Providing sidewalk and trail connections to libraries, schools and parks from nearby neighborhoods is important. This is especially true for new development occurring on the outer limits of the City.

For more information about **walkable communities**, refer to the Transportation Element Chapter.

### UTILITIES AND COMMUNITY FACILITIES

Improvements such as roads, sewers, water service, parks, recreational facilities and schools all need to be coordinated with housing decisions and vice versa. For instance, the issues surrounding the potential for a sewer lift station upgrade to promote development on the north side of the City with easy access to USH 14 have been considered in the Utilities and Community Facilities as well as the Land Use Elements. The best method to coordinate improvements is to follow the land use pattern presented on the *Future Land Use Maps* as closely as possible and plan for future improvements in a Capital Improvements Plan and Budget. This approach will greatly enhance the efficiency of capital improvements expenditures.

### TRANSPORTATION

The location of housing affects commuting patterns and transportation costs and vice versa. The location of housing influences on which roads people drive or whether they need to drive at all. For example, if the City approves more subdivision development on the west side, it will increase commuting traffic between west-side homes and USH 14, which may perpetuate a bottleneck downtown. What impacts will a bypass have on residential development and growth patterns? What opportunities are there to improve the connectivity of the transportation network to provide additional access to highways? As another issue, the affordability of housing also influences how far people must commute. If housing is not affordable, workers must commute from elsewhere.

## **ECONOMIC DEVELOPMENT**

Should the City encourage new condominiums and apartments to be located near stores, so empty nesters and the elderly can walk to shopping instead of driving or paying someone else to drive them? Can the City promote shopping in the downtown by encouraging new condominiums and senior apartments to be built within walking distance of downtown? The Economic Development Element discusses housing as a strategy for promoting economic development.

The Economic Development Element also discusses the importance of providing quality jobs in Evansville. Local Employment choices bring people to the community and keep residents in the community. Local employers also provide local goods and services that residents desire.

## **INTERGOVERNMENTAL COOPERATION**

To effectively plan for housing, it is imperative that the City of Evansville coordinate with its neighboring communities, particularly the Town of Union. If the City of Evansville pursues aggressive strategies to require mixed development, growth management, and design guidelines, it is possible that developers will simply avoid the City and seek to develop in neighboring Towns. This situation will not only have a negative impact on the City, but it will also impact the town. Rapid development pressure will increase the demand for rural services, which will result in an increase in town taxes. Rapid, sprawling town development will also have a negative impact on the rural character of the community and impact farming operations. No community is an island. The City of Evansville must coordinate with the Town of Union to ensure that the vision and plan for the region is consistent and compatible.

## **Goals, Objectives and Policies**

Based on the 20-year population projections and the predicted reduction in household size over that same period, it is estimated that there will be 1,282 additional housing units needed in the City of Evansville. To ensure that these units are of a high quality, goals and objectives are included in Chapter 12 based on the information gained during the visioning process, analysis and input from City staff, residents and the Smart Growth Planning Committee.

These goals and objectives were developed to ensure that Evansville remains a great place to raise a family for the next 20 years, with predominately single-family residential uses in a growing community environment: a community which is open to new development, and one which also respects the opportunity for all property owners to receive fair value for their land. Supporting policies are provided below.

## **HOUSING POLICIES**

*Utilize the patterns presented on the Future Land Use Maps as a guide for development.*

*Require developments to provide links and access to planned trails.*

*Require the integration of varied housing types within developments. This would include a blend of single-family, two-family and other multiple family housing choices within the same development.*

*Promote multiple family housing choices as infill development adjacent to the downtown and between single family neighborhoods and commercial/industrial development.*

*Require minimum property improvements in new residential developments, sound utility and street planning standards, and adequate dedication of public sites.*

*Through the enforcement of the subdivision regulations, ensure the adequate layout of new streets to avoid traffic hazards and to coordinate adjacent developments.*

*Require that land division plats indicate how street and utility access will be provided to adjacent land.*

*Promote architectural variety within all neighborhoods.*